

FILED
7/29/22 10:11 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
MICHELE L DILLIOTT,) **Case No. 19-22479-JAD**
)
) **Chapter 13**
Debtor(s).) Related to ECF 59
X

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis** ☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate Protection **6/21/22**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,455 effective 8/20.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- Pennymac Loan Services CL. #17
- ☒ K. Additional Terms and Conditions:
- no further payments to Wesbanco Bank Inc CL. #14 as claim has been paid in full with prior payments proper and ratified
 - no further payments to JPMorgan Chase Bank NA CL. #4 as claim has been paid in full with prior payments proper and ratified

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded,

Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: July 29, 2022


Jeffrey A. Delier jah
United States Bankruptcy Judge

In re:
Michele L Dilliott
Debtor

Case No. 19-22479-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 29, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ Michele L Dilliott, 739 Riehl Dr, Pittsburgh, PA 15234-2510
15074544	+ Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15089867	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15086850	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
15081855	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 30 2022 00:24:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Jul 30 2022 00:22:00	Wesbanco Bank Inc., 1 Bank Plz, Wheeling, WV 26003-3565
15086254	Email/PDF: bncnotices@becket-lee.com	Jul 30 2022 00:24:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15074542	+ Email/PDF: bncnotices@becket-lee.com	Jul 30 2022 00:25:02	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15074543	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2022 00:35:27	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15074545	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2022 00:24:43	Cap1/hlzbq, Po Box 30253, Salt Lake City, UT 84130-0253
15074546	+ Email/Text: bankruptcy@cavps.com	Jul 30 2022 00:22:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
15075817	+ Email/Text: bankruptcy@cavps.com	Jul 30 2022 00:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15074547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2022 00:22:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
15074548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2022 00:22:00	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15074549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2022 00:22:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15111071	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 30 2022 00:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15089866	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 30 2022 00:21:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401

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15074550	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 30 2022 00:21:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15074551	+ Email/Text: bankruptcy@huntington.com	Jul 30 2022 00:22:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15089876	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 30 2022 00:24:59	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505
15074552	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 30 2022 00:24:40	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15074553	+ Email/Text: BKRMailOPS@weltman.com	Jul 30 2022 00:22:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15074554	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2022 00:35:25	Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15074557	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2022 00:21:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15111854	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2022 00:25:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15074555	+ Email/Text: blegal@phfa.org	Jul 30 2022 00:22:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
15115132	+ Email/PDF: ebnotices@pnmac.com	Jul 30 2022 00:25:02	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15074556	+ Email/PDF: ebnotices@pnmac.com	Jul 30 2022 00:35:24	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15074558	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2022 00:24:52	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15109327	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2022 00:22:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15074559	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 30 2022 00:22:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15074560	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2022 00:35:29	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15074561	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:25:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15074562	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:24:42	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15074563	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:24:51	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15074564	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:25:00	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
15074565	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:25:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15075072	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2022 00:24:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15096033	+ Email/Text: bncmail@w-legal.com	Jul 30 2022 00:22:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15074566	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 30 2022 00:22:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15074567	+ Email/Text: bncmail@w-legal.com	Jul 30 2022 00:22:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15102354	^ MEBN		

District/off: 0315-2

User: auto

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		Jul 30 2022 00:21:03	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15104354	^ MEBN		
		Jul 30 2022 00:20:55	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15074568	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Jul 30 2022 00:22:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15106179	Email/PDF: ebn_ais@aisinfo.com		
		Jul 30 2022 00:24:52	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15107760	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Jul 30 2022 00:35:29	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15074569	+ Email/Text: bankrupt-adjdept@wesbanco.com		
		Jul 30 2022 00:22:00	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
15074570	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Jul 30 2022 00:35:25	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15074571	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Jul 30 2022 00:35:25	Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15086824	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15086825	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086826	*+	Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15086827	*+	Cap1/hlzbz, Po Box 30253, Salt Lake City, UT 84130-0253
15086828	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
15086829	*+	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
15086830	*+	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15086831	*+	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15086832	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15086833	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15086834	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15086835	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15086836	*+	Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086839	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15086837	*+	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
15086838	*+	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15086840	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15086841	*+	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15086842	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15086843	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15086844	*+	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15086845	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15086846	*+	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
15086847	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15086848	*+	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15086849	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15086851	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15110161	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15086852	*+	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
15086853	*+	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517

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15086854

*+

Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 2 Undeliverable, 33 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Michele L Dilliot ecdf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 8